

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT DISTRICT OF PENNSYLVANIA
HARRISBURG DIVISION**

In re: GEORGE H GRUBER, JR. Case No. 1:17-bk-05295
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Debtor(s) §

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Jack N. Zaharopoulos, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 12/29/2017.
- 2) The plan was confirmed on 06/08/2018.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on 03/25/2021, 04/14/2021, 05/11/2021, 06/17/2022, 07/12/2022.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on 09/06/2018, 07/16/2019.
- 5) The case was completed on 02/25/2025.
- 6) Number of months from filing or conversion to last payment: 85.
- 7) Number of months case was pending: 90.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$34,225.00.
- 10) Amount of unsecured claims discharged without full payment: \$13,686.29.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor(s)	\$ 59,870.10
Less amount refunded to debtor(s)	\$ 1,011.46
NET RECEIPTS	\$ 58,858.64

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 5,000.00
Court Costs	\$ 0.00
Trustee Expenses & Compensation	\$ 4,086.88
Other	\$ 0.00
TOTAL EXPENSES OF ADMINISTRATION	\$ 9,086.88
Attorney fees paid and disclosed by debtor(s):	\$ 0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
ROBERT E. CHERNICOFF, ESQUIRE	Lgl	0.00	NA	NA	5,000.00	0.00
DISCOVER	Uns	14,726.00	14,726.90	14,726.90	9,393.62	0.00
WELLS FARGO	Uns	4,309.00	4,309.41	4,309.41	2,748.77	0.00
BECKET & LEE	Uns	600.00	600.02	600.02	382.73	0.00
AMERICAN HONDA FINANCE CORP	Sec	3,300.00	2,573.74	2.68	2.68	0.00
INTERNAL REVENUE SERVICE	Pri	5,711.02	5,582.69	5,225.60	5,225.60	0.00
INTERNAL REVENUE SERVICE	Uns	0.00	5,582.69	357.09	227.77	0.00
QUANTUM3 GROUP, LLC	Uns	2,843.00	2,843.14	2,843.14	1,813.51	0.00
TD RETAIL CARD SERVICES	Uns	1,797.00	1,797.29	1,797.29	1,146.41	0.00
WELLS FARGO	Sec	16,225.00	16,107.79	893.93	893.93	0.00
PSECU	Uns	9,565.00	9,000.00	9,000.00	5,740.69	0.00
DAUPHIN COUNTY TAX CLAIM	Sec	0.00	6,226.89	7,756.00	3,806.10	0.00
AIS PORTFOLIO SERVICE, LP	Uns	0.00	203.64	203.64	129.90	0.00
MIDLAND CREDIT MGMT;	Uns	1,596.00	1,596.16	1,596.16	1,018.11	0.00
LAND HOME FINANCIAL SERVICES, Sec		0.00	NA	NA	0.00	0.00
LAND HOME FINANCIAL SERVICES, Sec		230,696.00	233,227.92	4,975.26	3,961.69	0.00
LAND HOME FINANCIAL SERVICES, Sec		0.00	233,227.92	16,677.89	13,280.25	0.00
DAUPHIN COUNTY TAX CLAIM	Pri	6,000.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor <u>Name</u>	Class	Claim <u>Scheduled</u>	Claim <u>Asserted</u>	Claim <u>Allowed</u>	Principal <u>Paid</u>	Interest <u>Paid</u>
NORTH SHORE AGENCY	Uns	128.15	NA	NA	0.00	0.00
STELLAR RECOVERY	Uns	726.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 4,975.26	\$ 3,961.69	\$ 0.00
Debt Secured by Vehicle	\$ 896.61	\$ 896.61	\$ 0.00
All Other Secured	\$ 24,433.89	\$ 17,086.35	\$ 0.00
TOTAL SECURED:	\$ 30,305.76	\$ 21,944.65	\$ 0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 5,225.60	\$ 5,225.60	\$ 0.00
TOTAL PRIORITY:	\$ 5,225.60	\$ 5,225.60	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 35,433.65	\$ 22,601.51	\$ 0.00

Disbursements:

Expenses of Administration	\$ 9,086.88
Disbursements to Creditors	\$ 49,771.76
TOTAL DISBURSEMENTS:	\$ 58,858.64

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 07/17/2025

By: /s/ Jack N. Zaharopoulos
STANDING CHAPTER 13 TRUSTEE

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.